

Scriptural way for raising funds in a congregation

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INTRODUCTION

This brief was presented on *the Leadership Platform WhatsApp Group* in Nigeria, with the aim of sensitizing those in leadership positions in various local churches about scriptural fund-raising. Given the persisting effects of the Coronavirus Pandemic, national economic recession prior to and after the Corona-induced Lockdown, there has been lull in economic activities and returns on a global scale. This has impacted both individual saints and congregations that seek to live comfortably and meet their financial obligations. Thus, in a quest to boost church finances, it becomes imperative to remind brethren of the God-endorsed-approach to raise funds. This is to ensure that desperation or ignorance do not incline congregations to adopt means or schemes that are neither lawful nor expedient.

Definitions

- Scriptural way – approach which harmonizes or is in tandem with the New Testament teaching
- Congregation – a local assembly of Christians that worship and work as a unit - 1 Cor 1:2
- Raising funds –acquiring money, generating or collating financial instruments.

Why raise funds?

The church can only gather and/or expend funds on things related to its divinely given mandate, which are to:

1. Glorify God -Eph 3:20-21
2. Worship in spirit and in truth –Jn 4:23-24
3. Engage in good works ordained by God –Eph 2:10
 - **Edify itself** in love –Eph 4:16
 - Declare God’s manifold wisdom and **evangelize the world** -2 Cor 9:1,12, Eph 3:10
 - Relief its **own needy** by supplying the material needs pertaining to food, clothing, shelter and medication -1 Tim 5:9-10,15, James 2:14-16; 5:14

The matter of church finance or money management is important because the **church needs money** to operate effectively. A congregation just as a member could be tempted monetarily:

A feast is made for laughter, and wine maketh merry: but money answereth all things -Ecc110:19

For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows - 1 Tim 6:10

God will not allow a saint or a congregation to be tempted beyond measure, He will make a way of escape (1 Cor 10:13). We should always trust in Him that our needs will be met (Phil 4:19, Heb 13:5-6).

MODES OF RAISING FUNDS (With Examples)

There are various ways through which men may raise funds as individuals or as corporations. However, for brethren acting as a church, there is a divinely prescribed WAY for raising funds.

I. The scriptural way

The scriptural way a congregation may employ to raise funds refer to how to acquire money (financial assets –cash, cheque, gift cards, money order, etc.) and defray expenses (via presentation of receipts, documentary evidence of paid-up goods and services, etc.), according to the New Testament.

During his earthly ministry, Jesus commended free-will sacrificial giving (Lk 6:38; 21:1-4) and the payment of tithe (Mt 23:23) since the law was still in operation (Gal 4:3-4, Mt 5:17-19). It is acknowledged that today, we are under the New Covenant and not the law of Moses (Jn 1:17, Heb 8:6-

8). Thus, God's people are no more governed by the law of tithes and levies of the Aaronic priesthood but by the freewill giving of Christ's priesthood which is of the order of Melchizedek (Heb 7:1-19). The NT church pattern of raising funds/materials via FREEWILL GIVING is evident:

1. **Freewill sacrificial donation of goods and money by members at any time to meet obvious needs of the immediate brethren. This is distributed to the needy as soon as received in the church during an emergency situation [e.g. at its origin, unexpected natural disaster].** Consider 1 John 3:17 typified...

And all that believed were together, and had all things common; And sold their possessions and goods, and parted them to all men, as every man had need... Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles' feet: and distribution was made unto every man according as he had need - Acts 2:44-45; 4:34

Each Christian gives based on ability not in competition or for attention as Ananias and Sapphira did in Acts 5. Ideally, the rich members ought to take care of most of the church's needs as volunteers (1 Tim 6:17-18). Such may use their wealth to glorify God and relieve the church from bearing certain expenses. From these, we learn this principle: "Do what you can with what you have, rather than dream about what you would or could do with riches you don't have." Examples include those that:

- Allowed the church to meet in their house e.g. Mary (Acts 12:12), Aquila and Priscilla (Rm 16:3-5), Gaius (Rm 16:23), Philemon (1:1-2), etc. Today, generous individuals still do so or build and donate church hall or pay the rent for the meeting place.
- Accommodated ministers or facilitated their travel expenses such as Lydia (Acts 16:12), Gaius (3 John 1:1-6). Today, few do likewise, gift a car / phone unto a minister, etc.
- Are full of good works insomuch that certain corporate benevolent deed unto a saint need not be charged to the church. Such like Dorcas (Acts 9:36,39) notice and handle needs discreetly but are nevertheless observed and appreciated.

2. **Freewill giving of money by members on the first day of the week to be saved up for planned or scheduled desired projects.**

*And in these days came prophets from Jerusalem unto Antioch. And there stood up one of them named Agabus, and signified by the Spirit that there should be great dearth throughout all the world: which came to pass in the days of Claudius Caesar. **Then the disciples, every man according to his ability, determined to send relief unto the brethren which dwelt in Judaea:** Which also they did, and sent it to the elders by the hands of Barnabas and Saul -Acts 11:27-30*

*Now concerning the collection for the saints, as I have **given order** to the churches of Galatia, even so do ye. **Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.** And when I come, whomsoever ye shall approve by your letters, them will I send to bring your liberality unto Jerusalem. And if it be meet that I go also, they shall go with me - 1 Corinthians 16:1-4*

Paul and his fellow-workers were raising funds for the Jerusalem Church from the Gentile brethren (2 Cor 8:5-8). How the money was to be raised in each church was communicated as an ORDER unto the churches of Galatia, and reiterated unto the saints in Corinth (1 Cor 16:1-4). Before attending to outside needs, the issues within must be addressed. A church would first take of its bills such as its ministers, any destitute member, etc. Faithful disciples understand that we are created for good works (Eph 2:10), are equipped for good works (2 Tim. 3:16-17), and are to be zealous for same (Tit 2:11-14).

II. Ascriptural ways

These are non-Bible based methods, sometimes used by church leaders due to evolving societal culture. [Brethren assert that church leaders could do so discretionally, as wise stewards.] These include:

- Selling-off a depreciated item so as to add money from the church purse in order to purchase another e.g. disposing of a hall or vehicle in order to acquire another one that is more spacious, comfortable and easier to maintain. This is a pragmatic one-off transaction which is necessitated because nobody has offered to freely replace the current item.
- Taking a Loan especially a Mortgage to finance a building. This is common in the western world where large cash transactions are rare / suspicious. The culture there promotes Credit purchase of expensive things and defraying cost in installments, over a period of time.
- Writing unto other churches and soliciting for assistance to raise specified amounts for a congregation's project. Many regard this as informing others about a need and compare it to Agabus' or Paul's sensitization of Gentile saints about the Jerusalem issue. After all, a preacher may be supported (Rm 15:24-28, 1 Cor 9). However, some state that preacher and church support differs. That the inspired ministers only mentioned 'the distant need' without expressly asking for money to meet a required target. It is noted that the Jerusalem predicament was precipitated by natural constraint or disaster, it wasn't that a church with *little strength* (Rev 3:7-8) willfully designed an enormous project beyond its ability and started looking for co-sponsors to execute it.

III. Antiscriptural ways

These are approaches that are contrary to the express dictates of the New Covenant. The church is a spiritual kingdom rendering spiritual service (Eph 3:10-21). She ought not revert to abolished Mosaic directives or human concepts to raise money for its activities. Such include:

- Teaching about and collecting Tithes, levying different category of members to pay up certain amounts as mandatory fee, etc.
- Organizing 'Luncheons programs' where the high and mighty within and outside the faith are invited to come 'Launch' something, with such specially recognized and celebrated in that church service. (see James 2:1-4)
- Charging entrance fee at some church services, billing members to officiate at the person's program such as 'wedding, child-naming or burial ceremony.'
- Making the church own and/or manage business-concerns or commercial outfits like bakery, supermarket, fee-paying school, cinema, etc. or occasionally conducting Bazaar, car-wash, etc. to raise funds.

CONCLUSION

Biblically, a local church gets financed primarily from freewill contributions of its members, not from loans, levies, charges, business investments, etc. She may also receive donations from other local churches or even outsiders who are aware of her needs and desire to assist. The church spends the Lord's money in her custody only on those things which He authorizes in His word either by direct statement or inference/ example /expediency. Controversial methods of fund-raising which engender disputes and division should be avoided. When leaders manage and expend the church funds judiciously as good managers, members shall willingly give more for greater service whenever the need arise.

Therefore, my beloved brethren, be ye steadfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord -1 Corinthians 15:58

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Scriptural way for raising funds in a congregation Part 2

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This article features the Questions and Answers session on *the Leadership Platform WhatsApp Group* after presenting Part 1.

Question: Can church request brethren to make voluntary financial commitments to achieve an identified project and assign persons to retrieve such commitments from those who have made them?

Answer: Thank you, each Lord's day we encourage brethren to give. The church has a duty to teach her members to give so as to meet prevailing or planned needs. Yet, such giving must be VOLUNTARY and not by coercion; it cannot be by inducing vows or levying brethren. Nevertheless, if anyone shares his contributory plan towards a project with the leadership, such can be reminded when due. This is common in the Western world where Mortgage is used to finance buildings. The bank needs to see projected income and that is calculated based on what members currently give or pledge to give over a period.

Personally, i favour the approach where brethren see needs and meet such with what they have NOT what they hope to have.

Question: Can a salary earner contribute to the necessities of the saints once a month as opposed to the weekly contribution we read of in 1Corinthians 16:1-2?

Answer: He can. The issue is, should he?

We live in a modern world and some may find it more convenient to give a lump sum after obtaining salary rather than give in equal installments over the four or five weeks. It is a matter of planning and self-discipline. Since others will notice such does not give on other Sundays, it may cause questions in the mind of the weak. Thus, to fulfill the letter of the precept and not offend anyone, it could be better if such person gives a substantial or planned amount after receiving salary, thereafter give a token (say N20) every other Lord's Day.

Alternatively, such may auto-pay into church bank account by writing post-dated cheques or setting up eBanking to transfer every Sunday.

Question: Will it be antiscritural for a Christian to transfer money to the church account via electronic channels without hiding their identity, seeing that the credit alert will carry the name of the giver?

Answer: No, even in the NT church those that gave were known and listed e.g. Barnabas, Ananias, Gaius, etc.

The banking system does not ordinarily permit anonymity.

When one transfers into the church account, only the officers in charge (signatories/Financial Sec) would get to know such details just as only the apostles received contributions in Acts 5:2.

Question: Concerning the discretionary sale of church assets that are no longer in use by the church, what would be the edifying way for the church leaders to sell off those assets (especially in

congregations where there are no elders and there are multiple brethren interested in buying such assets)?

Answer: It is a dicey situation that should be avoided where possible. Yet for those who choose such option, there are various models e.g.

1. First come, first served - the first person to indicate interest AND bring money.
2. Giving item to trader in market to sell, anyone interested would approach such trader who will help the church procure a new item
3. Casting lots, which is enjoined in matters of equal opportunity and the outcome decision regarded as the Lord's will
4. Allowing the interested bidders to discuss with committee in charge to arrive at CONSENSUS who should be allowed to procure it, etc.

Question: Could it amount to poor planning or just being ambitious for a small congregation planning big with their little income and getting angry when the "big congregation" fail to answer them?

Answer: It may be both or just immaturity. Each congregation has its own problems and expenses. When pressed with necessities of life, a church could expect help from others. It is not expedient to plan beyond one's means and look for others to fund one's desires or WANTS. Each church should labour with its own resources to achieve results as noted in Rev 2-3. The parable of Talents (Mt 25) applies also unto congregations, NOT only to individuals.

Question: Paul referenced the Macedonian brethren as giving beyond their ability. Can a Christian be disciplined for not giving according to their ability under the guise of freewill giving? How can a Christian's ability be determined?

Answer: We are NOT inspired like the apostles Peter, Paul etc. who could DISCERN hearts and know hidden matters. The Lord will handle cases today as He pleases before the final judgment day. Nevertheless, He knows how to recompense now and the following principle abides:

2 Corinthians 9:6-7 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Question: Can few brethren gather resources together and do business with the aim of using the profits to support the local church?

Answer: Yes, individuals may do business and use the profit as they wish, including supporting the church and/or ministers. They should know it is **their personal business and not name it "Church of Christ XYZ Limited"**

Question: If a congregation can give beyond their ability can't they receive beyond their ability?

Answer: That is NOT implied or stated in scripture.

A converse is not always/necessarily true and should not be assumed to hold. For instance, just because every Elder (and each Preacher) is a Teacher does NOT mean that every Teacher is an Elder

and a Preacher!

Question: My concern is in the area of fund and material Launching for a specific church project by setting out a day for brethren to gather and decide willingly what each person will give either as cash or materials for a church specific project. Note: That it may required a moderator/chairman or coordinator of that day event, treasurer, store keeper and secretary. Does this method violate any scripture?

Answer: "LAUNCHING" as practiced today, is neither indicated nor exemplified in scripture.

If deemed necessary, Brethren can indicate at any business meeting or at the close of a service if and what they hope to contribute for a project. The special program with chairman, chief launcher, special seats, etc. announcing and clapping for each donor is carnal...

Question: Please I need more clarification on Matt 6:3, and Heb 10:24, provoking one another to good work.

Answer: *Matthew 6:2-4 Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.*

This passage is not literal. After all, you may switch something between your hands or carry with both hands before presenting to the church! Christ here teaches about being discreet, not showy or ostentatious, displaying deed to attract human attention and praise.

Hebrews 10:23-25 Let us hold fast the profession of our faith without wavering; (for he is faithful that promised;) And let us consider one another to provoke unto love and to good works: Not forsaking the assembling of ourselves together, as the manner of some is; but exhorting one another: and so much the more, as ye see the day approaching.

There are many ways we encourage, stimulate or provoke one another unto good works. We do via attendance, punctuality, greetings, giving, visiting, etc. So long we use edifying words to build up and live godly, exemplary life, the passage is being fulfilled.

Question: Is it wrong for a local church to seek for financial help in getting accommodation from other local congregations? In a case of eviction from their [former] place of worship? Is it Unscriptural, and those congregations that refuse to assist them, have they fulfilled God's righteousness?

Answer: No because such church is about to go destitute and may go extinct if the situation is not redressed.

I stated earlier that the needs of life or basic necessities are food, raiment, shelter and health/medication. One can be assisted in such areas when lacking -that defines the needy. (1 Tim 6:8, Jms 5:14, 1 Jn 3:2)

Likewise, a congregation that lacks spiritual food (the word or sound Teachers), raiment (covering or godliness), shelter (assembly point) and good health (sound doctrine and direction) may be assisted. Teachers, tracts, Bibles, Song books, or a place to worship) could be raised for such. **We should also**

pray for various congregations as per their known needs. Send prospects to nearby churches, encourage members who relocate to worship at a near place, etc. This will help distribute and re-distribute wealth, talents, etc. for God's service.

On accommodation, we need to be sincere. If individual brethren can rent and pay for their own place, such should be able to also plan and procure something for the church or someone may volunteer to host the church till they can. Nevertheless, if the church faces some emergency such as quit notice or whatever, others churches who are able should assist. That is different from when a congregation merely wishes to build a Cathedral, and invites everyone to a launching or send letters expecting. IF EVERY CHURCH SHOULD DO SO THAT WOULD BE...

Question: There is a portion which says: Before the money is sent out, the church will first take care of things inside.

a. From which funds?

b. What place in the scripture suggests this?

Answer: Please read the lesson again. I cited Acts 2-4 where a church immediately took care of internal matters BEFORE CITING 1Cor 16:1-4 where a church planned towards taking care of external matters.

Question: The directive in Acts.11:27-30 is different from what happened in Acts.2-4. If you dump the directive that lead to 1cor.16 to Acts.2-4 then something is wrong here. Two different cases and two different treatments. I can't see it agreeing with what you say.

Answer: I did not dump or mix them; I simply show what each is used for.

Question: From your reference to the western world, taking mortgage to acquire property for the church. Is it against scripture for a local church to take a loan from a bank or a cooperative society to acquire a property for the church and pay back in installments with interest, instead of waiting for 20yrs to raise the funds before embarking on purchasing a land to build a meeting hall for worship?

Answer: No if they plan it well and outline how to pay back on schedule without letting benevolence, evangelism suffer.

Ascriptural means NOT in scripture but might be justifiable whereas *Antiscriptural* means against the scripture. My conclusion was that to avoid controversy, let us push for the *Scriptural* way.

A centurion built a synagogue for the Jews, Gaius hosted the church... are there no rich ones amongst us? Individual can still donate even buildings today; such cases were recently reported in Nigeria.

Moderator: Thank you so much for responding to all questions from the scripture. I believe we have learnt something today. Let us sit back as more lessons are coming for the next 10 months this year.

May our God Almighty grant us strength and wisdom to achieve all that we are planning to edify ourselves and to reach out to the world with the gospel in Jesus name, Amen.

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